

Exhibit B

HARMON LAW OFFICES, P.C.

150 CALIFORNIA STREET
NEWTON, MASSACHUSETTS 02458
TEL (617) 558-0500
FAX (617) 244-7304
Business Hours: Monday-Friday 8:00 AM-to 5:30 PM
SERVING MASSACHUSETTS, NEW HAMPSHIRE AND RHODE ISLAND

January 17, 2017

Ms. Jean Dewitt
65 LILAC ST
PAWTUCKET, RI 02860-000

RE: 177 MAGILL ST, PAWTUCKET, RI
Loan No. [REDACTED]

Dear Ms. Dewitt:

This office has been retained by Specialized Loan Servicing to foreclose on a mortgage dated February 23, 2007 from Jean Dewitt to Mortgage Electronic Registration Systems, Inc., as nominee for New Century Mortgage Corporation, in the original principal amount of \$276,000.00. Our client informs us that you are in breach of the conditions of the loan documents. We have been instructed to bring a foreclosure in the name of Wells Fargo Bank, N.A. as Trustee for the MASTR Asset Backed Securities Trust 2007-NCW Mortgage Pass-Through Certificates Series 2007-NCW under the Power of Sale contained in your mortgage and by entry.

The amounts due as of February 17, 2017 are as follows:

Past due payments	\$ 314,144.85
Late charges	\$ 8,951.26
Property Inspection	\$ 90.80
Corporate Advances	\$ 3,845.82
Total Amount Due	\$ 327,032.73

In order to cure the default, you are required to pay, on or before February 17, 2017 (or, if that date falls on a weekend or a holiday, the next business day thereafter), the Total Amount Due as set forth above plus any additional amounts that may become due prior to the date the default is cured.

You are further notified that since you have been discharged in a Chapter 7 bankruptcy, you are not personally liable for this obligation, but the Holder may proceed to foreclose as described herein if the default is not cured.

Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by this office. If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a judgment and a copy of such verification or judgment

[REDACTED] FCL

/True Demand Letter -
Bankruptcy Discharged/Dewitt,
Jean

will be mailed to you by this office. Upon your written request within the thirty-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor. This thirty-day period is the same thirty-day period in which you have the right to cure the default.

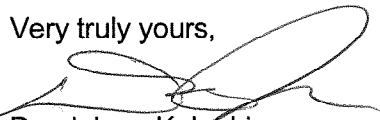
However, if you notify this office in writing within the thirty-day period described in the previous paragraph that the debt, or any portion thereof, is disputed, or that you request the name and address of the original creditor, this office shall cease collection of the debt, or any disputed portion thereof, until this office obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to you by this office.

Your failure to dispute the validity of the debt may not be construed by any court as an admission of liability by you. You may still dispute the validity of the debt as set forth above even if you choose to cure the default prior to the expiration of the thirty-day period.

Failure to cure the default on or before the date specified in this notice may result in acceleration of the sums secured by your Mortgage and sale of the property. This notice further informs you of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense that you might have to acceleration and sale.

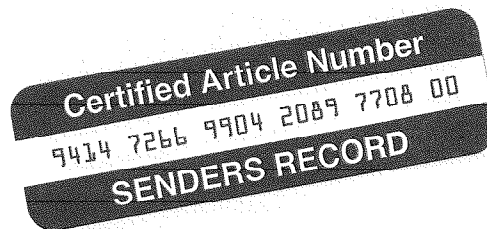
Please be advised that the amount necessary to cure the default or to reinstate or pay off the loan may change daily. Therefore, if you desire to cure the default or to reinstate or pay off the loan, please contact this office and it will obtain updated figures through a date certain.

Very truly yours,



Dominique K Jouki
DKJ/NRA/201605-0267

CERTIFIED MAIL NO.
RETURN RECEIPT REQUESTED



PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

HARMON LAW OFFICES, P.C.

150 CALIFORNIA STREET
NEWTON, MASSACHUSETTS 02458
TEL (617) 558-0500
FAX (617) 244-7304
Business Hours: Monday-Friday 8:00 AM-to 5:30 PM
SERVING MASSACHUSETTS, NEW HAMPSHIRE AND RHODE ISLAND

January 17, 2017

Ms. Jean Dewitt
65 LILAC ST
PAWTUCKET, RI 02860-000

RE: 177 MAGILL ST, PAWTUCKET, RI
Loan No. [REDACTED]

Dear Ms. Dewitt:

This office has been retained by Specialized Loan Servicing to foreclose on a mortgage dated February 23, 2007 from Jean Dewitt to Mortgage Electronic Registration Systems, Inc., as nominee for New Century Mortgage Corporation, in the original principal amount of \$276,000.00. Our client informs us that you are in breach of the conditions of the loan documents. We have been instructed to bring a foreclosure in the name of Wells Fargo Bank, N.A. as Trustee for the MASTR Asset Backed Securities Trust 2007-NCW Mortgage Pass-Through Certificates Series 2007-NCW under the Power of Sale contained in your mortgage and by entry.

The amounts due as of February 17, 2017 are as follows:

Past due payments	\$ 314,144.85
Late charges	\$ 8,951.26
Property Inspection	\$ 90.80
Corporate Advances	\$ 3,845.82
Total Amount Due	\$ 327,032.73

In order to cure the default, you are required to pay, on or before February 17, 2017 (or, if that date falls on a weekend or a holiday, the next business day thereafter), the Total Amount Due as set forth above plus any additional amounts that may become due prior to the date the default is cured.

You are further notified that since you have been discharged in a Chapter 7 bankruptcy, you are not personally liable for this obligation, but the Holder may proceed to foreclose as described herein if the default is not cured.

Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by this office. If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a judgment and a copy of such verification or judgment

will be mailed to you by this office. Upon your written request within the thirty-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor. This thirty-day period is the same thirty-day period in which you have the right to cure the default.

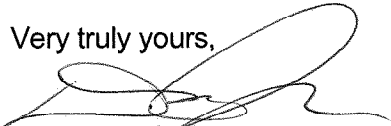
However, if you notify this office in writing within the thirty-day period described in the previous paragraph that the debt, or any portion thereof, is disputed, or that you request the name and address of the original creditor, this office shall cease collection of the debt, or any disputed portion thereof, until this office obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to you by this office.

Your failure to dispute the validity of the debt may not be construed by any court as an admission of liability by you. You may still dispute the validity of the debt as set forth above even if you choose to cure the default prior to the expiration of the thirty-day period.

Failure to cure the default on or before the date specified in this notice may result in acceleration of the sums secured by your Mortgage and sale of the property. This notice further informs you of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense that you might have to acceleration and sale.

Please be advised that the amount necessary to cure the default or to reinstate or pay off the loan may change daily. Therefore, if you desire to cure the default or to reinstate or pay off the loan, please contact this office and it will obtain updated figures through a date certain.

Very truly yours,



Dominique K Jouki
DKJ/NRA/201605-0267

PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

HARMON LAW OFFICES, P.C.

150 CALIFORNIA STREET
NEWTON, MASSACHUSETTS 02458
TEL (617) 558-0500
FAX (617) 244-7304
Business Hours: Monday-Friday 8:00 AM-to 5:30 PM
SERVING MASSACHUSETTS, NEW HAMPSHIRE AND RHODE ISLAND

January 17, 2017

Ms. Jean Dewitt
177 MAGILL ST
PAWTUCKET, RI 02860

RE: 177 MAGILL ST, PAWTUCKET, RI
Loan No. [REDACTED]

Dear Ms. Dewitt:

This office has been retained by Specialized Loan Servicing to foreclose on a mortgage dated February 23, 2007 from Jean Dewitt to Mortgage Electronic Registration Systems, Inc., as nominee for New Century Mortgage Corporation, in the original principal amount of \$276,000.00. Our client informs us that you are in breach of the conditions of the loan documents. We have been instructed to bring a foreclosure in the name of Wells Fargo Bank, N.A. as Trustee for the MASTR Asset Backed Securities Trust 2007-NCW Mortgage Pass-Through Certificates Series 2007-NCW under the Power of Sale contained in your mortgage and by entry.

The amounts due as of February 17, 2017 are as follows:

Past due payments	\$ 314,144.85
Late charges	\$ 8,951.26
Property Inspection	\$ 90.80
Corporate Advances	\$ 3,845.82
Total Amount Due	\$ 327,032.73

In order to cure the default, you are required to pay, on or before February 17, 2017 (or, if that date falls on a weekend or a holiday, the next business day thereafter), the Total Amount Due as set forth above plus any additional amounts that may become due prior to the date the default is cured.

You are further notified that since you have been discharged in a Chapter 7 bankruptcy, you are not personally liable for this obligation, but the Holder may proceed to foreclose as described herein if the default is not cured.

Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by this office. If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a judgment and a copy of such verification or judgment

will be mailed to you by this office. Upon your written request within the thirty-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor. This thirty-day period is the same thirty-day period in which you have the right to cure the default.

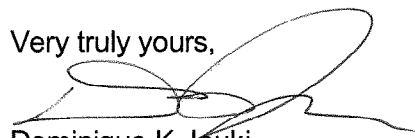
However, if you notify this office in writing within the thirty-day period described in the previous paragraph that the debt, or any portion thereof, is disputed, or that you request the name and address of the original creditor, this office shall cease collection of the debt, or any disputed portion thereof, until this office obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to you by this office.

Your failure to dispute the validity of the debt may not be construed by any court as an admission of liability by you. You may still dispute the validity of the debt as set forth above even if you choose to cure the default prior to the expiration of the thirty-day period.

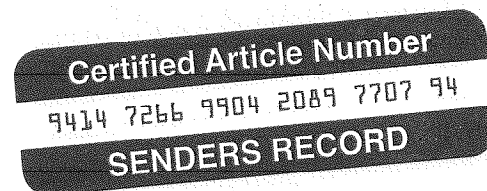
Failure to cure the default on or before the date specified in this notice may result in acceleration of the sums secured by your Mortgage and sale of the property. This notice further informs you of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense that you might have to acceleration and sale.

Please be advised that the amount necessary to cure the default or to reinstate or pay off the loan may change daily. Therefore, if you desire to cure the default or to reinstate or pay off the loan, please contact this office and it will obtain updated figures through a date certain.

Very truly yours,


Dominique K Jouki
DKJ/NRA/201605-0267

CERTIFIED MAIL NO.
RETURN RECEIPT REQUESTED



PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

HARMON LAW OFFICES, P.C.

150 CALIFORNIA STREET
NEWTON, MASSACHUSETTS 02458
TEL (617) 558-0500
FAX (617) 244-7304
Business Hours: Monday-Friday 8:00 AM-to 5:30 PM
SERVING MASSACHUSETTS, NEW HAMPSHIRE AND RHODE ISLAND

January 17, 2017

Ms. Jean Dewitt
177 MAGILL ST
PAWTUCKET, RI 02860

RE: 177 MAGILL ST, PAWTUCKET, RI
Loan No. [REDACTED]

Dear Ms. Dewitt:

This office has been retained by Specialized Loan Servicing to foreclose on a mortgage dated February 23, 2007 from Jean Dewitt to Mortgage Electronic Registration Systems, Inc., as nominee for New Century Mortgage Corporation, in the original principal amount of \$276,000.00. Our client informs us that you are in breach of the conditions of the loan documents. We have been instructed to bring a foreclosure in the name of Wells Fargo Bank, N.A. as Trustee for the MASTR Asset Backed Securities Trust 2007-NCW Mortgage Pass-Through Certificates Series 2007-NCW under the Power of Sale contained in your mortgage and by entry.

The amounts due as of February 17, 2017 are as follows:

Past due payments	\$ 314,144.85
Late charges	\$ 8,951.26
Property Inspection	\$ 90.80
Corporate Advances	\$ 3,845.82
Total Amount Due	\$ 327,032.73

In order to cure the default, you are required to pay, on or before February 17, 2017 (or, if that date falls on a weekend or a holiday, the next business day thereafter), the Total Amount Due as set forth above plus any additional amounts that may become due prior to the date the default is cured.

You are further notified that since you have been discharged in a Chapter 7 bankruptcy, you are not personally liable for this obligation, but the Holder may proceed to foreclose as described herein if the default is not cured.

Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by this office. If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, this office will

obtain verification of the debt or a copy of a judgment and a copy of such verification or judgment will be mailed to you by this office. Upon your written request within the thirty-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor. This thirty-day period is the same thirty-day period in which you have the right to cure the default.

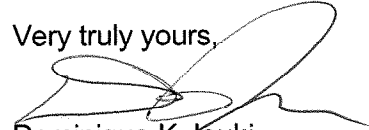
However, if you notify this office in writing within the thirty-day period described in the previous paragraph that the debt, or any portion thereof, is disputed, or that you request the name and address of the original creditor, this office shall cease collection of the debt, or any disputed portion thereof, until this office obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to you by this office.

Your failure to dispute the validity of the debt may not be construed by any court as an admission of liability by you. You may still dispute the validity of the debt as set forth above even if you choose to cure the default prior to the expiration of the thirty-day period.

Failure to cure the default on or before the date specified in this notice may result in acceleration of the sums secured by your Mortgage and sale of the property. This notice further informs you of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense that you might have to acceleration and sale.

Please be advised that the amount necessary to cure the default or to reinstate or pay off the loan may change daily. Therefore, if you desire to cure the default or to reinstate or pay off the loan, please contact this office and it will obtain updated figures through a date certain.

Very truly yours,



Dominique K. Jouki
DKJ/NRA/201605-0267

PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.